

receiving deposit information including a deposit account designation and where a plurality of checks from different third parties are being deposited by a single depositor a deposit sum, and electronic check data and original check image data for a plurality of checks to be deposited;

identifying MICR errors and/or image data errors in the electronic data received;

if MICR and/or image data errors are identified in the electronic data, then sending an instruction to the remote site to correct the errors;

if no errors are identified, sending endorsement and/or voiding authorization to the remote site;

receiving endorsed and voided check image data;

associating the endorsed and voided check image data with the original check image data;

providing the electronic deposit data to an accounting system for a bank of first deposit;

sorting the associated received data; and

transmitting electronic check data and the original check image data and/or the endorsed and voided check image data directly or indirectly to a maker bank or a print site associated therewith.

48. (Amended) The method as defined in claim 47, further comprising the step of sending the electronic check data and the original check image data and/or the endorsed and voided check image data to a bank of first deposit.

50. (Amended) The method as defined in claim 47, further comprising at the remote site:

reading said original check image data to create image information data; and comparing the image information data to the electronic check data.

52. (Amended) The method as defined in claim 47, further comprising the steps of:

determining if the maker bank requires a hard copy of the check; and

if it does, sending check image data to a print site for printing and sending directly or indirectly to the maker bank; and

if it does not, sending the check image data directly or indirectly to the maker bank.

53. (Amended) The method as defined in claim 47, further comprising the steps of:

determining if the maker bank requires a hard copy of the check;

if it does, printing a copy of the check from the check image data and forwarding directly or indirectly the printed check to the maker bank; and

if not, sending the check image data directly or indirectly to the maker bank.

54. (Amended) The method as defined in claim 47, wherein if the original check image data is inaccurate or unreadable, then sending the instruction to the remote site to correct without first storing at the central site the original check image data having the error; and

receiving corrected original check image data and/or corrected endorsed check image data.

55. (Amended) The method as defined in claim 47, further comprising after receiving the endorsed and voided check image data, sending an electronic notification to the remote site that a deposit is complete.

57. (Amended) The method as defined in claim 47, further comprising the step of determining if a bank of first deposit is a maker bank for the original check; and

if it is the maker bank, then determining if the maker bank requires a hard copy of the check;

if the maker bank does require a hard copy of the check, then causing a copy of the check to be printed; and

if the maker bank does not require a hard copy of the check, then sending the check image data to the maker bank.

60. (Amended) The method as defined in claim 59, further comprising determining if a re-presentment of the returned check requires a duplicate hard copy of the return check or if the check data image is acceptable for the re-presentment; and

if the check image is acceptable, obtaining a reference key associated with an original deposit transaction; and

sending directly or indirectly the check image data and the reference key to the maker bank.

75. (Amended) A program product for deposit processing at a central site a plurality of original checks deposited at a remote site with accompanying deposit information, the program product comprising machine readable program code for causing a machine to perform the following method steps:

receiving deposit information including a deposit account designation and where a plurality of checks from different third parties are being deposited by a single depositor a deposit sum for the plurality of checks, and electronic check data and original check image data for a plurality of checks to be deposited;

identifying MICR errors and/or image data errors in the electronic data received;

if MICR and/or image data errors are identified in the electronic data, then sending an instruction to the remote site to correct the errors;

if no errors are identified, sending endorsement and/or voiding authorization to the remote site;

receiving endorsed and/or voided check image data;

associating the endorsed and/or voided check image data with the original check image data;

providing the electronic deposit data to an accounting system for a bank of first deposit;

sorting the associated received data; and

transmitting electronic check data and the original check image data and/or the endorsed and/or voided check image data directly or indirectly to a maker bank or a print site associated therewith.

76. (Amended) The program product as defined in claim 75, further comprising program code for causing the machine to perform the step of

 sending the electronic check data and the original check image data and/or endorsed and/or voided check image data to a bank of first deposit.

78. (Amended) The program product as defined in claim 75, further comprising program code for causing the machine to perform the following method steps at the remote site:

 reading said original check image data to create image information data; and
 comparing the image information data to the electronic check data.

80. (Amended) The program product as defined in claim 75, further comprising program code for causing the machine to perform the steps of:

 determining if the maker bank requires a hard copy of the check; and
 if it does, sending check image data to a print site for printing and sending directly or indirectly to the maker bank; and
 if it does not, sending the check image data directly or indirectly to the maker bank.

81. (Amended) The program product as defined in claim 75, further comprising program code for causing the machine to perform the steps of:

 determining if the maker bank requires a hard copy of the check;
 if it does, printing a copy of the check from check image data and forwarding directly or indirectly the printed check to the maker bank; and
 if not, sending the check image data directly or indirectly to the maker bank.

82. (Amended) The program product as defined in claim 75, wherein if the original check image and/or the endorsed check image data is inaccurate or unreadable, then sending the instruction to the remote site to correct without first storing at the central site the original check image data having the error; and

 receiving corrected check image data and/or corrected endorsed check image data.

85. (Amended) The program product as defined in claim 75, further comprising program code for causing the machine to perform the step of determining if a bank of first deposit is a maker bank for the original check; and

if it is the maker bank, then determining if the maker bank requires a hard copy of the check;

if the maker bank does require a hard copy of the check, then causing a copy of the check to be printed; and

if the maker bank does not require a hard copy of the check, then sending the check image data to the maker bank.

88. (Amended) The program product as defined in claim 87, further comprising program code for causing the machine to perform the step of

determining if a re-presentment of the returned check requires a duplicate hard copy of the return check or if the check data image is acceptable for the re-presentment; and

if the check image is acceptable, obtaining a reference key associated with an original deposit transaction; and

sending directly or indirectly the check image data and the reference key to the maker bank.

103. (Amended) A system for deposit processing at a central site a plurality of checks deposited at a remote site with accompanying deposit information, comprising:

a component for receiving deposit information including a deposit account designation and where a plurality of checks from different third parties are being deposited by a single depositor a deposit sum for the plurality of checks, and electronic check data and original check image data for a plurality of checks to be deposited;

a component for identifying MICR errors and/or image data errors in the electronic data received;

a component for, if MICR and/or image data errors are identified in the electronic data, then sending an instruction to the remote site to correct the errors;

a component for, if no errors are identified, sending endorsement and/or voiding authorization to the remote site;

a component for receiving endorsed and/or voided check image data;

a component for associating the endorsed and/or voided check image data with the original check image data;

a component for providing the electronic deposit data to an accounting system for a bank of first deposit;

a component for sorting the associated received data; and

a component for transmitting electronic check data and the original check image data and/or the endorsed and/or voided check image data directly or indirectly to a maker bank or a print site associated therewith.

104. (Amended) The system as defined in claim 103, further comprising
a component for sending the check image data to a bank of first deposit.

108. (Amended) The system as defined in claim 103, further comprising:
a component for determining if the maker bank requires a hard copy of the check, and, if it does, sending the check image data to a print site for printing and sending directly or indirectly to the maker bank, and if it does not, sending the check image data directly or indirectly to the maker bank.

109. (Amended) The system as defined in claim 103, further comprising:
a component for determining if the maker bank requires a hard copy of the check, if it does, printing a copy of the check from the check image data and forwarding directly or indirectly the printed check to the maker bank, and if not, sending the check image data directly or indirectly to the maker bank.

110. (Amended) The system as defined in claim 103, wherein if the original check image data and/or the endorsed check image data is inaccurate or unreadable, then sending the instruction to the remote site to correct without first storing at the central site the original check image data having the error; and

a component for receiving corrected original check image data and/or corrected endorsed check image data.

113. (Amended) The system as defined in claim 103, further comprising a component for determining if a bank of first deposit is a maker bank for the original check; and if it is the maker bank, then determining if the maker bank requires a hard copy of the check; if the maker bank does require a hard copy of the check, then causing a copy of the check to be printed; and if the maker bank does not require a hard copy of the check, then sending the check image data to the maker bank.

116. (Amended) The system as defined in claim 115, further comprising a component for determining if a re-presentment of the returned check requires a duplicate hard copy of the return check or if the check data image is acceptable for the re-presentment; and if the check image is acceptable, obtaining a reference key associated with an original deposit transaction and sending directly or indirectly the check image data and the reference key to the maker bank.

119. (Amended) The method as defined in claim 49, further comprising a system with a plurality of different remote sites, the following steps being performed at each of the plurality of remote sites:

obtaining electronic deposit data for the one or more original checks;

converting data for each of the one or more original checks into electronic check data;

creating an image of the one or more original checks to obtain original check image data;

receiving endorsement and/or voiding authorization from an external site after receipt of the one or more checks;

endorsing and voiding the original one or more checks to obtain endorsed and voided checks;

creating an image of the endorsed and voided checks to obtain endorsed and voided check image data;

electronically associating the electronic deposit data, the electronic check data and the original check image data and the endorsed and voided check image data; and

transmitting the electronically associated electronic check data and the original check image data and/or the endorsed and voided check image to the central site.

129. (Amended) The system as defined in claim 105, further comprising a subsystem at a plurality of different remote sites, with the subsystem at each of the plurality of remote sites comprising:

a component for obtaining electronic deposit data for the one or more original checks;

a component for converting data for each of the one or more original checks into electronic check data;

a component for creating an image of the one or more original checks to obtain original check image data;

a component for receiving endorsement and/or voiding authorization from an external site after receipt of the one or more checks;

a component for endorsing and/or voiding the original one or more checks to obtain endorsed and/or voided checks;

a component for creating an image of the endorsed and/or voided checks to obtain endorsed and/or voided check image data;

a component for electronically associating the electronic deposit data, the electronic check data and the original check image data and the endorsed and/or voided check image data; and

a transmitter for transmitting the electronically associated electronic check data and the original check image data and/or the endorsed and/or voided check image data to the central site.

Please add the following new claims:

134. (New) The system as defined in claim 103, further comprising a component for sending endorsement information to the remote site to be used to add an endorsement.

135. (New) The method as defined in claim 47, further comprising sending endorsement information to the remote site to be used to add an endorsement.

136. (New) The program product as defined in claim 75, further comprising program code for sending endorsement information to the remote site to be used to add an endorsement.

137. (New) The system as defined in claim 103, wherein the component for transmitting the electronic check data and the check image data directly or indirectly to the maker bank or a print site associated therewith transmits both the original check image data and the endorsed and/or voided check image data directly or indirectly to the maker bank or a print site associated therewith.

138. (New) The method as defined in claim 47, wherein the step of transmitting the electronic check data and the check image data directly or indirectly to the maker bank or a print site associated therewith transmits both the original check image data and the endorsed and voided check image data directly or indirectly to the maker bank or a print site associated therewith.

139. (New) The program product as defined in claim 75, wherein the step of transmitting the electronic check data and the check image data directly or indirectly to the maker bank or a print site associated therewith transmits both the original check

image data and the endorsed and/or voided check image data directly or indirectly to the maker bank or a print site associated therewith.